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[The State of the Art in Electronic Payment Systems - all 12 versions »](#)

N Asokan, PA Janson, M Steiner, M Waidner - 1997 - doi.ieeecs.org

 ... provide nonrepudiation of origin: Only the **owner** of the ... to the payment message; and maximize **user** privacy ... slip to its acquirer gateway, to **authorize** and capture ...

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LA Ray, RN Eilson - US Patent 5,321,751, 1994 - freepatentsonline.com

 ... origin is used to formulate encoded **authorization** data that ... point of the transaction is indeed the **owner**. ... digital image of an authorized **credit card user** on a ...

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JF Chen, JS Wang - US Patent 5,590,197, 1996 - freepatentsonline.com

 ... Protection is less likely when the **card owner** is not at ... directly to the customer, with the **user** adding the ... to any information in the **authorization** ticket which ...

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[Credit/calling card pay telephone method and system employing telephone unit local card-checking and ... - all 2 versions »](#)

J Zebryk - US Patent 4,975,942, 1990 - freepatentsonline.com

 ... unit software, database, storage and **credit authorization** terminal mans ... charge rate structures and **owner/operator** billing ... be-called at the **user's** option either ...

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D Abrazhevich... - Lecture Notes in Computer Science, 2001 - Springer

 ... service provider 'intercepts' pay- ments from **users**, processes them and charges accounts of the **owner** of the site ... **Users** can **authorize** charges against ...

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[Multiple company credit card system - all 2 versions »](#)

MG McNeely, RA Gomes - US Patent 4,443,027, 1984 - freepatentsonline.com

 ... An **authorization** signal would be given only if the chips 16 and 20 ... Use of an indicator by a master plate **owner** other than the authorized **users** of the ...

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[Multi-user card system - all 2 versions »](#)

J Dethloff, C Hinneberg - US Patent 4,837,422, 1989 - Google Patents

 ... CANCELLATION OF SUB-**USER AUTHORIZATION** ... CHECKS WHETHER SUB-**USER** (M-) PIN EXISTING DEACTIVATES SERVICE; RE-TRANSFERS POSSIBLE **CREDIT** BALANCE FROM SUB-**USER'S** ...

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[Universal electronic transaction card including receipt storage and system and methods of conducting ... - all 3 versions »](#)

SG Pitroda - US Patent 5,590,038, 1996 - freepatentsonline.com

... In fact, the UET **card owner** could eliminate all paper ... the CIU receives the **authorization** number, the **user** is then required to **authorize** the transaction ...

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[Secure credit/debit card authorization](#) - all 7 versions »

RO Colbert - US Patent 5,485,510, 1996 - freepatentsonline.com

... purchase (transaction) if the caller is the **owner** of the ... and validates the **card** and its **user**; this request ... The data base verifies the **authorization** of the CDC ...

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[Requirements for network payment: the NetCheque perspective](#) - all 26 versions »


BC Neuman, G Medvinsky - Compcon'95.'Technologies for the Information Superhighway', ..., 1995 - ieeexplore.ieee.org

... ment servers and **authorize** charges against those ac ... instrument has been deposited, the **owner** of the ... **Users** of NetCheque maintain accounts on accounting servers ...

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Key authors: [N Asokan](#) - [P Janson](#) - [M Steiner](#) - [M Waidner](#) - [B Neuman](#)

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